



**DISASTER
PREPAREDNESS**
AT HOME

RESOURCE GUIDE





SBP is a national nonprofit whose mission is to shrink the time between disaster and recovery.

SBP eliminates unnecessary suffering by helping those affected by disasters to rebuild and recover. By educating residents about resilience before disasters occur and making the post-disaster recovery process more understandable, SBP lessens the amount of time people experience stress and trauma.

Learn more at SBPUSA.org



Prefer videos and interactive tools to paper guides?

See this guide's information and more come to life at:

SBPprotects.org

Short, interactive trainings offer practical and actionable steps to help you reduce risk and recover more quickly when disasters occur.

Available anytime on your desktop or mobile device.

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Know Your Risks

DID YOU KNOW?

Heavy, multi-day storms are 40% more frequent, and the heaviest rainstorms are 20% bigger than they were 30 years ago.²

80% of Houston buildings flooded by Hurricane Harvey were OUTSIDE the mandatory flood insurance zone.³

?



CHECKLIST



Identify the hazards most likely to occur in your community and the kinds of impacts they may have

≡ Look up your zip code at www.disastersafety.org

≡ Check with your local public safety office for risk resources



Know that flood maps are not solely reliable indicators of flood risk--get flood insurance to protect your home and possessions

≡ Other factors that affect flood risk are not represented in the maps, such as new development and changes in weather

≡ Major flooding is occurring more and more frequently OUTSIDE mandatory flood insurance zones (also called "Special Flood Hazard Areas" or "100-Year Floodplains")



Know and regularly check key information sources about any approaching hazards and local emergencies

≡ Check with your local government on emergency notification systems

≡ Visit www.ready.gov/alerts



Download useful emergency apps: FEMA, American Red Cross, weather, local alert apps

≡ FEMA: www.fema.gov/mobile-app

≡ American Red Cross: www.redcross.org/mobile-apps/emergency-app

Make Your Emergency Plan



CHECKLIST

Put together a disaster supplies kit for your family

⇒ *Include basic necessities and a week's supply of any medications your family and pets need*

Make an emergency plan for your family

⇒ *Include how you will communicate with each other, evacuate, shelter at home, and take care of medical needs in the event of an emergency*

⇒ *Use the Family Emergency Plan template on the next page*

BASIC EMERGENCY SUPPLIES KIT LIST

- Water: one gallon per person, per day
- Food: non-perishable, easy-to-prepare
- Flashlight
- Battery-powered or hand-crank radio (NOAA Weather Radio, if possible)
- Extra batteries
- First aid kit
- Medications, medical items
- Multipurpose tool
- Sanitation and personal hygiene items
- Emergency blanket
- Map(s) of the area
- Copies of important documents
- Cellphone with chargers Family and emergency contact information
- Extra cash

Pre-made prep kits are available at many major retail stores



KEEP IN MIND

Cellphones may not work in an emergency event, and you may have difficulty recharging them.

Keep a written emergency contacts card with you (p.19) and arrange an out-of-town contact for your family to coordinate through.

List Source: American Red Cross - "Be Red Cross Ready Checklist" - RedCross.org

Make Your Emergency Plan

DID YOU KNOW?



You should have enough supplies to meet your family's basic needs for at least 3 days. A 3-day supply for evacuation and 2-week supply for sheltering at home is even better.

ADDITIONAL ITEMS (BASED ON FAMILY NEEDS AND DISASTER RISKS)

- Medical supplies (hearing aids with extra batteries, glasses, syringes, cane)
- Baby supplies (bottles, formula, diapers)
- Games and activities for children
- Pet supplies
- Two-way radios
- Whistle
- N95 or surgical masks
- Matches
- Rain gear
- Towels
- Work gloves
- Tools/supplies for securing your home
- Extra clothing, hat and sturdy shoes
- Plastic sheeting, duct tape and scissors
- Household liquid bleach
- Blankets or sleeping bags
- Entertainment items

Source: American Red Cross - "Be Red Cross Ready Checklist" - RedCross.org

Family Disaster Plan

*Adapted from American Red Cross Family Disaster Plan
and Readygov Family Communication Plan*

Post this plan on your refrigerator. Laminate for safe keeping.

FAMILY NAME _____ **DATE** _____

FAMILY INFORMATION

NAME _____

DATE OF BIRTH _____

SSN _____

PHONE _____

EMAIL _____

f _____  _____

IMPORTANT MEDICAL INFORMATION _____

FAMILY INFORMATION

NAME _____

DATE OF BIRTH _____

SSN _____

PHONE _____

EMAIL _____

f _____  _____

IMPORTANT MEDICAL INFORMATION _____

FAMILY INFORMATION

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IMPORTANT MEDICAL INFORMATION _____

FAMILY INFORMATION

NAME _____

DATE OF BIRTH _____

SSN _____

PHONE _____

EMAIL _____

f _____  _____

IMPORTANT MEDICAL INFORMATION _____

PET INFORMATION

NAME _____

TYPE _____

COLOR _____

REGISTRATION # _____

PET INFORMATION

NAME _____

TYPE _____

COLOR _____

REGISTRATION # _____

Family Disaster Plan

OUT OF TOWN CONTACT

NAME _____

HOME # _____

WORK # _____

EMAIL _____

 _____  _____

NEIGHBORHOOD MEETING PLACE

REGIONAL MEETING PLACE

WORK INFORMATION

WORKPLACE _____

ADDRESS _____

PHONE _____

 _____  _____

EVACUATION LOCATION _____

SCHOOL INFORMATION

SCHOOL _____

ADDRESS _____

PHONE _____

 _____  _____

EVACUATION LOCATION _____

WORK INFORMATION

WORKPLACE _____

ADDRESS _____

PHONE _____

 _____  _____

EVACUATION LOCATION _____

SCHOOL INFORMATION

SCHOOL _____

ADDRESS _____

PHONE _____

 _____  _____

EVACUATION LOCATION _____

MEDICAL INFORMATION

DOCTOR _____

PHONE _____

DOCTOR _____

PHONE _____

PEDIATRICIAN _____

PHONE _____

DENTIST _____

PHONE _____

SPECIALIST _____

PHONE _____

PHARMACIST _____

PHONE _____

PETCARE INFORMATION

VETERINARIAN _____

PHONE _____

KENNEL _____

PHONE _____

INSURANCE INFORMATION

MEDICAL _____

PHONE _____

POLICY # _____

HOMEOWNER/RENTER _____

PHONE _____

POLICY # _____

Family Disaster Plan

ACTION PLAN

1. The disasters most likely to affect our household are:

2. Our emergency meeting places are:

Neighborhood Meeting Place: _____

Regional Meeting Place: _____

4. Our escape and evacuation routes are:

Escape routes from our home: _____

Evacuation route to our regional meeting place: _____

Alternate evacuation route: _____

4. Our plan with our neighbors for assisting each other in an emergency is:

Family Disaster Plan

ACTION PLAN

5. Our plan for people in our household with disabilities or functional needs is:

Person(s): _____

Plan: _____

6. If local authorities tell us to take shelter at home from extreme winds, such as a tornado, the safe interior location in our home away from doors and windows where we can go is:

7. During certain emergencies local authorities may direct us to “shelter in place” in our home. An accessible, safe room where we can go, seal windows/vents/doors and listen to emergency broadcasts for instructions, is:

RESOURCES

- Visit [Ready.gov](https://www.ready.gov) and search:
 - Plan for Your Risks
 - Sheltering
 - Evacuating
- Visit [RedCross.org](https://www.redcross.org) and search:
 - Be Red Cross Ready Checklist
 - Disaster & Financial Preparedness Planning

Family Disaster Plan

FAMILY MEMBER RESPONSIBILITIES

TASK	DESCRIPTION	PERSON RESPONSIBLE
DISASTER KIT	Stock the disaster kit and take it if evacuation is necessary. Include items we want to take to an evacuation shelter. Remember medications and eye glasses.	
BE INFORMED	Monitor NOAA or local radio, TV, or emergency alerts for important emergency and weather information.	
IMPORTANT DOCUMENTS	Take important documents with us if evacuating.	
TURN OFF UTILITIES, UNPLUG APPLIANCES	<p>If local authorities instruct us to, turn off utilities at main switches or valves and disconnect electrical appliances.</p> <ul style="list-style-type: none"> • DO NOT touch electrical equipment if wet or standing in water • Contact utility company to turn back on gas - never do it ourselves 	
PETS	Evacuate our pet(s), keep a phone list of pet-friendly motels and animal shelters, and assemble and take the pet disaster kit.	
SHARING AND UPDATING THE PLAN	Share the completed plan with those who need to know. Meet with the family every 6 months or as needs change to update the plan.	

Manage Your Documents



CHECKLIST

- Gather and organize the types of important documents and records you may need after a disaster**
⇒ Use the checklist on the next page
- Replace any missing documents**
- Update any titles or ownership papers that do not list the current owner's name**
⇒ You will have to prove ownership when filing insurance claims or applying for disaster assistance
- Safely store records with backup copies you can access from outside your home**
⇒ Protect hard copies at home from water and fire
⇒ Secure, online cloud storage is an ideal backup
- Be familiar with the types of documents FEMA and SBA require**

RESOURCES

- Visit [FEMA.gov](https://www.fema.gov) and search:
 - Emergency Financial First Aid Kit
 - Individuals and Household Program
- Visit [RedCross.org](https://www.redcross.org) and search:
 - Picking up the pieces after disaster guide
- Visit [SBA.gov](https://www.sba.gov) and search:
 - Disaster Home and Property Loans program



DID YOU KNOW?

Insurance companies, government agencies like FEMA and SBA, and charitable organizations require certain documents in order to be able to process claims and provide assistance after disaster.



KEEP IN MIND

Having important documents organized, protected and backed up electronically so they are safe and accessible in an emergency can help you avoid disaster recovery delays.

Manage Your Documents

KEY DOCUMENTS CHECKLIST

PERSONAL ID

- Driver's license and ID cards
- Birth certificate, adoption and child custody records
- Marriage and divorce licenses
- Passport, green card, naturalization documents
- Social security card
- Military ID, discharge records
- Pet ID & proof of ownership information

FINANCIAL & LEGAL

- Housing records (deed, lease, rental agreement, mortgage, home equity line of credit)
- Other financial obligations (bills, loans, credit cards, family support, recurring payments)
- Bank & investment account information
- Vehicle title and registration
- Insurance policies
- Inventory of property and contents (descriptions, photos, videos, receipts, ownership papers, appraisals)
- Income sources (pay stubs, benefits statements)
- Tax records (keep returns a minimum of 3 years)
- Will, trust, power of attorney

HOUSEHOLD INFORMATION & CONTACTS

- Family emergency and out of town contacts
- Employer information and contacts
- School information and contacts
- Local government, emergency services contacts
- Service and utility providers
- Repair and contractor services

MEDICAL

- Physician and pharmacy contact information
- Health insurance ID cards and policy information
- Medicare/Medicaid ID cards
- Immunization, allergy and medical history
- Current prescription copies, medication list
- Caregiver agency contract or service agreement
- Medical equipment models, serial numbers and supplier information
- Disabilities documentation
- Living will
- Pet immunization, prescriptions and veterinarian contact information

Insurance Preparedness



CHECKLIST



Get right insurance coverage, especially flood insurance for your home structure and contents

⇒ You must have flood insurance to be covered for flood damages.

⇒ To get flood insurance, visit your existing homeowners/renters insurance agent or call the National Flood Insurance Program (NFIP) Referral Call Center at 1-800-427-4661.

⇒ Use the "Ask Your Agent" questions on the next page and review all of your insurance policies with your agent.



Save for all of your deductibles

⇒ Deductibles are the amount of money you are responsible for paying out of pocket toward an insured loss

⇒ Add up the deductibles for all of your insurance policies: homeowners/renters, flood, auto, etc. Save for this.



Make a home inventory

⇒ Take pictures or video of all your home's rooms and storage areas. Make a list of high value items with item details and receipt copies.



Set aside emergency cash

⇒ Consider your family's cash needs if you had to shelter away from home for 2-3 days (hotel, gas, food, water, basic necessities). Save for this.

VISIT FLOODSMART.GOV TO LEARN MORE ABOUT FLOOD INSURANCE



KEEP IN MIND

Homeowners and renters insurance **do not** cover flooding. You must purchase flood insurance separately.



DID YOU KNOW?

The average flood insurance policy is \$800 annually,⁴ which is **less than \$3 a day**.

Outside the mandatory flood insurance zone, premiums can be less than \$400 annually,⁵ or about **\$1 or less a day**.

These policies can buy you coverage of up to **\$250,000** for your home and up to **\$100,000** for your contents.



One inch of flood water can cause **\$10,000 or more in damages** to an average home.⁶



The average FEMA disaster assistance grant is **only \$4,600** per household after flooding disasters,⁷ but the average flood insurance payout is **\$43,000**.⁸

Insurance Preparedness

QUESTIONS TO ASK YOUR INSURANCE AGENT

PERILS

- What perils are covered and excluded in my policy?
- Do I have flood insurance to cover the risk of flood damage to my home and possessions?**
- Do I have the right coverage for the other perils I face, such as windstorms?

PROPERTY COVERAGE

- Does my coverage include:
 - Home structure AND contents? (*structure and contents coverage are purchased separately in flood insurance policies and have separate deductibles*)
 - Detached structures (garages, sheds)?
 - Special items (antiques, jewelry, etc.)?

VALUES

- Are the values listed for my home and contents up to date?
- Are my current coverage limits and deductibles in line with my needs? If not, what adjustments can I make?
- If I have one, have I met my coinsurance percentage minimum?
- Am I insured to Replacement Cost instead of Actual Cash Value (ACV)? (*ACV covers only item value minus depreciation, not enough to replace with a similar new item*)

ADDITIONAL NEEDS

- Do I have enough coverage if:
 - I need to rebuild to newer building code requirements?
 - I need to live somewhere else for an extended period of time while my home is being repaired?
 - To protect my assets in the event of a lawsuit?

FILING A CLAIM

- What forms do I need to complete? Is there an app I can use?
- What information and documentation will I need about my losses?
- How soon after an incident do I need to file the claim?
- What do I need to know about making temporary repairs?
- What do I need to know about working with contractors to repair damage to insured property?

- Home inventory tools:
 - Check with your insurance company on available apps or online tools
 - United Policyholders' free Home Inventory tool www.uphelp.org
- Map and list of insurance premium discounts and incentives for mitigation: www.smarthomeamerica.org/fortified/discounts-and-incentives

Protect Your Home



CHECKLIST

- Regularly inspect your property and keep it clear of hazards such as dead trees or blocked drains**
- Regularly inspect your roof and keep it in good repair**
⇒ Use the checklist on the next page
- Plan actions you will take to secure your property in the event of severe weather or emergencies**
⇒ Such as bringing outdoor items inside, putting up storm shutters, elevating items above ground floor level, or laying sandbags
- Look into the cost and safety benefits of different protective measures for your home, and take those that make sense for your risk situation and budget**
⇒ Often easiest to do during new construction, renovation, or re-roofing; see resources on the next page

PROPERTY INSPECTION CHECKLIST

- Clear dead trees and vegetation
- Remove yard debris
- Clean drains and gutters
- Avoid having bare ground (plant vegetation where possible)
- Inspect yard structures and keep in good repair
- Inspect any sloped areas, patios and retaining walls; have examined by a geotechnical engineer if you see signs of slope movement or structural damage
- Secure outdoor furniture in advance of storms.

Protect Your Home

ROOF INSPECTION CHECKLIST

Inspect Roof Cover

Is your roof covering in good condition and securely attached? For shingle roofs, look for:

- Loose shingle tabs
- Cracks in shingles
- Broken or missing tabs
- Buckling or curling shingles
- Blistering of tabs
- Majority of granules worn off tabs

Inspect Roof Penetrations

- Are penetrations well sealed and tight?
- Are there gaps and/or signs of missing sealant?
- Are there badly deteriorated holes and gaps?

Inspect Off-Ridge Vents

- Do vents wiggle back and forth?
- Are they well attached?
- Are there screws attaching turbines or caps off-ridge vent?

Inspect ridge vents

- Are vents tightly screwed down?
- If nails are used, are they are properly attached?

Inspect for roof leaks

Evaluate for signs of damage from outside:

- Leaks inside the attic
- Water stains on roof decking – look around the chimney, around vents and pipes and valleys
- Discolored roofing deck, rafters or trusses

Evaluate for signs of leaks from inside:

- Water stains on ceiling
- Cracked wall or ceiling paint
- Peeling wall paper

SECURING FOR EMERGENCIES

If severe weather is forecast, plan what steps you'll take to protect your property, such as:

- Bring any outdoor items indoors or put in secure storage
- Put up protective window covering/ storm shutters
- Move items above ground floor level
- Disconnect electrical appliances
- Know how to shut off utilities (do so only if instructed)
- Check and lock all windows and doors if leaving

Source: Insurance Institute for Business and Home Safety (IBHS) - DisasterSafety.org

Protect Your Home

PROPERTY IMPROVEMENTS

Protective measures you may wish to consider for your property could include:

- Roof protection, for example:
 - Sealing your roof deck
 - Installing wind and impact-rated roof cover
 - Using ring shank nails to secure roof cover, attachments
 - Protecting attic vents
 - Bracing any gable end roof framing
 - Hurricane straps to strengthen roof, wall connections
- Protection for windows and doors, such as hurricane shutters, impact-rated models, or bracing for garage doors
- Flood protection, such as:
 - Home elevation
 - Flood barriers or shields
- Electrical system and appliance protection, such as raising the height of electrical component systems to at least a foot above 100-year flood level
- Storm shelter or safe room "(register with your local storm shelter registry if you install one)

RESOURCES

- Visit [FEMA.gov](https://www.fema.gov) and search:
 - Protecting homes
 - Bracing gable end roof framing
 - Bracing garage doors
 - Flood protection
 - Raising electrical system components
 - Safe rooms
- IBHS FORTIFIED Home construction & retrofitting standards:
 - [DisasterSafety.org](https://www.DisasterSafety.org)
- Roofing tips and information:
 - www.dontgoof.org



DID YOU KNOW?

Every \$1 invested in mitigation saves an estimated \$4-\$6 in future disaster recovery costs.⁹

Resources

SBP RESOURCES

SBP has developed several resources to support preparedness and recovery:

- Preparedness Checklists & Resource Guides (sbpusa.org/what-we-do/prepare) for residents, small businesses & non-profit organizations
- Recovery resources (sbpusa.org/start-here) including:
 - navigating the disaster assistance process
 - avoiding contractor fraud
 - mold remediation guide
 - post-disaster insurance guide
 - home elevation and code compliance

GENERAL RESOURCES

NATIONAL

Some national resources available to help with preparedness planning and recovery include:

- Federal Emergency Management Agency (FEMA): www.fema.gov
- Disasterassistance.gov: www.disasterassistance.gov
- Ready.gov: www.ready.gov
- National Weather Service: www.weather.gov
- American Red Cross: www.redcross.org
- Insurance Institute for Business and Home Safety (IBHS): www.disastersafety.org
- Insurance Information Institute (III): www.iii.org
- Better Business Bureau (BBB): www.bbb.org

STATE & LOCAL

Many state and location organizations have information, tools and support available for preparedness and recovery. Below are some common agencies you can search the internet to find for your area.

- State Emergency Management Office
- State Department of Insurance
- Local Emergency Management Office
- Local Planning Department
- Local American Red Cross
- Local United Way and 2-1-1



CUT OUT CARDS AND LAMINATE AFTER FILLING IN.

Every member of
your household
should carry one
in their wallet,
purse, or bag.

IN CASE OF EMERGENCY



OWNER _____

ICE (IN CASE OF EMERGENCY) CONTACTS

NAME _____

RELATIONSHIP _____ PHONE _____

NAME _____

RELATIONSHIP _____ PHONE _____

IN CASE OF EMERGENCY



OWNER _____

ICE (IN CASE OF EMERGENCY) CONTACTS

NAME _____

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OWNER _____

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OWNER _____

ICE (IN CASE OF EMERGENCY) CONTACTS

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RELATIONSHIP _____ PHONE _____

SBPUSA.ORG



IMPORTANT CONTACTS

NAME _____ PHONE _____

NAME _____ PHONE _____

NAME _____ PHONE _____

NAME _____ PHONE _____

MEDICAL NEEDS / ALLERGIES / MEDICATIONS _____

SBPUSA.ORG



IMPORTANT CONTACTS

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MEDICAL NEEDS / ALLERGIES / MEDICATIONS _____

SBPUSA.ORG



IMPORTANT CONTACTS

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MEDICAL NEEDS / ALLERGIES / MEDICATIONS _____

SBPUSA.ORG



IMPORTANT CONTACTS

NAME _____ PHONE _____

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MEDICAL NEEDS / ALLERGIES / MEDICATIONS _____



IN CASE OF EMERGENCY



OWNER _____

ICE (IN CASE OF EMERGENCY) CONTACTS

NAME _____

RELATIONSHIP _____ PHONE _____

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OWNER _____

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OWNER _____

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IMPORTANT CONTACTS

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MEDICAL NEEDS / ALLERGIES / MEDICATIONS _____

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IMPORTANT CONTACTS

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IMPORTANT CONTACTS

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IMPORTANT CONTACTS

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NAME _____ PHONE _____

MEDICAL NEEDS / ALLERGIES / MEDICATIONS _____

Notes

Endnotes

- 1 US Global Change Research Program, 2017 - https://science2017.globalchange.gov/downloads/CSSR_Ch7_Precipitation.pdf
- 2 US Global Change Research Program, 2009 - <https://downloads.globalchange.gov/usimpacts/pdfs/climate-impacts-report.pdf>
- 3 Houston Public Works, 2018 - <https://goo.gl/JvufTL>
- 4 FEMA, 2018 - <https://www.fema.gov/media-library/assets/documents/163171>
- 5 FEMA, 2018 - https://www.fema.gov/media-library-data/1527612733219-fe25b6417bd3016a492e7d963fd9f674/PRP_Tables_2018_Updated_05.10.18_Residential_ENG_508.pdf
- 6 FEMA, 2017 - <https://www.fema.gov/media-library/assets/documents/132744>
- 7 FEMA, 2017 - <https://www.fema.gov/media-library/assets/documents/130225>
- 8 FEMA, 2017 - <https://www.fema.gov/media-library/assets/documents/130222>
- 9 National Institute of Building Sciences, 2018 - http://www.wbdg.org/files/pdfs/MS2_2017Interim%20Report.pdf



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